

**Schertz Police Department
Crime Prevention
Identity Theft**

~ What is Identity Theft?

Identity Theft occurs when a thief obtains personal and/or financial information about you and then utilizes it without your knowledge to commit fraud or theft. A very common example of identity theft is when the thief uses your personal information to open a credit card account in your name.

~ What you can do to prevent identity theft from happening to you.

Shred all discarded personal information. This includes anything with your name, address, Social Security Number, financial information, pre-approved credit applications, etc.

Do not reveal personal identifying information about yourself unless you initiated the telephone call.

Pay attention to your billing cycles. Follow up on anything that seems irregular.

Guard your mail from theft. Deposit outgoing mail directly at the post office or post office collection boxes. Do not leave your mail in your mailbox overnight. Do not use unsecured mailboxes.

Limit the number of credit cards you carry and use. Keep track of your usage and monitor all monthly statements.

Be cautious with credit card purchases made over the phone or Internet. Do not use debit cards for these purchases.

Keep an accurate account of all your personal financial information and store it in a safe and secure place.

Guard your PIN at all times when using ATM machines or pay-point locations.

Obtain a copy of your credit report every six months.

You can obtain additional crime prevention information concerning Identity Theft from the Federal Trade Commission website at www.consumer.gov/idtheft.

Stephen O. Starr, Chief of Police